

1 **JOSEPH W. CHARLES, P.C.**
2 **5704 West Palmar Avenue**
3 **P.O. Box 1737**
4 **Glendale, Arizona 85311-1737**
5 **623-939-6546**
6 Joseph W. Charles, # 003038
7 Attorney for Debtor
8 Email: attyjcharles@joecharles.com

9 **IN THE UNITED STATES BANKRUPTCY COURT**
10
11 **FOR THE DISTRICT OF ARIZONA**

12 In re:) Chapter 13
13)
14 JAMES S. CARD,) Case No. 2:09-bk-22479 CGC
15)
16)
17) DEBTOR'S RESPONSE TO
18) TRUSTEE'S OBECTION TO
19 Debtor.) PROPERTY CLAIMED EXEMPT
20)
21)

22 Comes now the Debtor, by and through Counsel Undersigned, and responds
23 to Trustee's objections to Debtor's claimed exemptions on Schedule C.

24 Property: 2343 E. Riverdale Circle, Mesa, AZ
25 Exemption Law: A.R.S. §33-1101(A)
26 Value Exempt: \$0.00

27 Debtor responds that:

28 This property is the residence of debtors. As such, it would normally be used
for the homestead exemption. However, because there is no equity in the home the
exemption is withdrawn and the schedules are amended to reflect this fact.

Property: 3423 E. Angela Drove, Phoenix, AZ
Exemption Law: A.R.S. §33-1101(A)
Value Exempt: \$0.00

Debtor responds that:

The homestead exemption is only valid on the primary residence. Because
this home is not the primary residence, it does not qualify and the schedules will be
amended to reflect this fact.

1
2 Property
Exemption Law:

Ring
A.R.S. §33-1125(4)

3 Debtor responds that:

4 The ring in question is in fact a wedding/engagement ring. The schedules
5 lacked this specific designation and have been amended to reflect the change.

6 DATED this 13th day of January, 2010.

7
8 JOSEPH W. CHARLES, P.C.

9 _____/s/ Joseph W. Charles_____
10 Joseph W. Charles
11 5704 W. Palmaire Avenue
12 P.O. Box 1737
Glendale, AZ 85311
Attorney for Debtors

13
14 COPY of the foregoing
15 Mailed this 13th day of
January 2010, to:

16 RONALD L. HOFFBAUER, 006888
17 P.O. Box 10434
Phoenix, AZ 85064-0434
18 Chapter 13 Trustee

19 _____/s/ C. Short_____
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